

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lora J. Kalwarski**  
Debtor(s)

Bankruptcy Case No.: 18-24450-CMB

Chapter: 13  
Docket No.: 106 – 103

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 30th of May, 2023, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 7/14/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **8/2/23 at 02:30 PM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **7/14/23**.

Carlota M Bohm  
United States Bankruptcy Judge

cm: **All Parties**

In re:  
Lora J. Kalwarski  
Debtor

Case No. 18-24450-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 30, 2023

User: auto  
Form ID: 408v

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db	+ Lora J. Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
cr	+ U.S. BANK NATIONAL ASSOCIATION ET SEQ., C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
cr	+ Wells Fargo Home Equity Trust, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Wells Fargo Home Equity Trust Mortgage PassThrough, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
14948718	+ Fed Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
14948720	Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14948721	+ Thomas Kalwarski, 1286 Varner Road, Pittsburgh, PA 15227-1419
15030909	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14975647	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	May 31 2023 04:10:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:18:05	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 31 2023 04:10:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14973443	+ Email/Text: ebnjts@grblaw.com	May 31 2023 04:10:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14973442	+ Email/Text: ebnjts@grblaw.com	May 31 2023 04:10:00	Borough of Whitehall & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14948717	+ Email/PDF: creditonebknofications@resurgent.com	May 31 2023 04:18:33	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14979801	+ Email/Text: kbarkley@bernsteinlaw.com	May 31 2023 04:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14948719	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 31 2023 04:10:00	Fortiva, P.O.Box 10555, Atlanta, GA 30310-0555
14965054	Email/PDF: resurgentbknofications@resurgent.com	May 31 2023 04:28:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15398134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:28:46	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14982985	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 04:28:40	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 30, 2023

Form ID: 408v

Total Noticed: 27

			Norfolk VA 23541
14949359	+ Email/PDF: rmscedi@recoverycorp.com	May 31 2023 04:17:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229056	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 31 2023 04:10:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14976949	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 31 2023 04:10:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15559891	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 31 2023 04:10:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14975647	Email/Text: BNCnotices@dcmservices.com	May 31 2023 04:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14977364	Email/PDF: ebn_ais@aisinfo.com	May 31 2023 04:17:54	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14968682	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 31 2023 04:28:46	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14948722	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 31 2023 04:28:45	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, Et Al...
cr		U.S. Bank National Association, as Trustee, succes
cr		Wells Fargo Home Equity Trust Mortgage Pass-Throug
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14973468	*+	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas

on behalf of Creditor Wells Fargo Home Equity Trust Mortgage Pass-Through Certificates Series 2004-i, U.S. Bank National

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 30, 2023

Form ID: 408v

Total Noticed: 27

Association, as Trustee, successor in interest to Bank of America, N.A. as Trustee, successor by mer  
bnicholas@kmlawgroup.com

Harry B. Reese

on behalf of Creditor U.S. Bank National Association Et Al... bankruptcy@powerskirm.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET SEQ. bankruptcy@powerskirm.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Debtor Lora J. Kalwarski shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8